

**Enrolled Memorandum of the Meeting
Study Session/Meeting
Twenty-Eighth Town Council of Highland
Monday, December 17, 2018**

The Twenty-Eighth Town Council of the Town of Highland, Lake County, Indiana met in a study session on **Monday, December 17, 2018** at 6:40 O'clock P.M., in the regular place, the meeting chambers of the Highland Municipal Building, 3333 Ridge Road, Highland, Indiana.

Silent Roll Call: Councilors Bernie Zemen, Dan Vassar, Steve Wagner, Konnie Kuiper and Mark Herak were present. The Clerk-Treasurer, Michael W. Griffin was present to memorialize the proceedings. A quorum was attained.

Officials Present: Erin Stojic, Deputy Clerk-Treasurer; Kathy DeGuilio-Fox, Redevelopment Director were present.

Additional Officials Present: Ed Dabrowski, IT Consultant (Contract); and Larry Kondrat, Board of Waterworks Directors were present.

Guests: Robin Carlascio, Idea Factory; and Thomas Crowel of the Crowel Insurance Agency, were also in attendance.

General Substance of Matters Discussed.

1. **Discuss the multi-peril, commercial and property insurance lines with Thomas Crowel of the Crowel Agency.**

Mr. Crowel presented a proposal for renewing it multiperil commercial and property insurance lines for FY 2019. The proposed annual premium was fixed at \$281,839, which represented a 6% increase over the expiring lines.

Mr. Crowel discretely showed the components of the proposed policy as follows:

	Proposed Premium FY 2019	Expiring Premium FY 2018
<i>Bliss McKnight as Underwriter</i>		
Public Agency Multi-Class Liability:	\$ 88,902	\$ 84,365
Employment Practices Liability:	\$ 14,502	\$ 12,327
Employee Benefits Liability:	\$ 1,397	\$ 1,397
Commercial Automobile:	\$120,430	\$110,241
Property: (Chubb Insurance Co.)	\$ 56,608	\$ 54,528
Estimated Annual Premium:	\$281,839	\$262,858
 <i>Credit on file:</i>	 \$ 2,422	
 Total:	 \$279,417	

The Town Council and Mr. Crowel discussed possible changes to deductibles as a way to modify the overall price. There was no further modifications for which a consensus emerged. The Town Council President directed that the proposal be placed on the agenda of the plenary meeting of December 26, 2018.

- Inquiry regarding the status of the proposed wage and salary ordinance.** Councilor Zemen inquired whether there was to be any general increase to wages and salaries. It was noted that the Town Council President and the Clerk-Treasurer planned to meet this week to review a draft of the wage and salary ordinance. It was still the plan to offer a general increase of 3% for all full-time workers.

Councilor Zemen further inquired whether the lapsed appropriations, among the several departments could be a source for adding bonuses for all full-time workers and perhaps to allow an additional one percent (1%) for all police officers at the rank of corporal and above.

The Clerk-Treasurer indicated that owing to the circuit breaker loss for the current year and the impact of the general property tax refund granted to Meijer’s Store on Indianapolis Boulevard, the general fund is already at a deficit or loss of approximately \$611, 867. The Clerk-Treasurer provided the following worksheet for review by the members of the Town Council. It was noted that the lapsed appropriations in the Corporation General Fund, the Parks and Recreation General Fund and the Redevelopment Fund were not funded owing to the refund and the circuit breaker. It was further noted that bonuses could be funded, but would come at the expense of the required reserves to protect the resiliency of the town from the expected impact of the 2020 changes.

EXECUTIVE SUMMARY				
	Corporation General Fund	Parks & Recreation General Fund	Redevelopment General Fund	Municipal Cumulative Capital Development Fund
2018				
Appropriated Spending	\$ 7,483,556	\$ 2,343,589	\$ 250,208	\$ 378,539
Total Spending:	\$ 7,483,556	\$ 2,343,589	\$ 250,208	\$ 378,539
Non tax Revenues	\$ 2,242,626	\$ 1,279,165	\$ 21,101	\$ 37,582
Property Tax Levy	\$ 5,319,259	\$ 1,104,038	\$ 233,444	\$ 544,921
Total Revenues:	\$ 7,561,885	\$ 2,383,203	\$ 254,545	\$ 582,503
Delta/Surplus	\$78,329	\$ 39,614	\$ 4,337	\$ 203,964
Additional Appropriations	\$0	\$ -	\$ 31,324	\$ -
Opening Cash Balance	\$ 5,004,807	\$1,059,293.81	\$ 298,281.49	\$ 1,224,407.93
Circuit Breaker Loss	\$ (345,752)	\$ (71,762)	\$ (15,174)	\$ (35,420)
Effective Surplus/Deficit after CB	\$ (267,422.84)	\$ (32,148.29)	\$ (10,837.26)	\$ 168,544.14
Meijer Refund Applied	\$ (344,443.90)	\$ (71,507.36)	\$ (15,107.19)	\$ (35,322.05)
Effective Net Deficit or Surplus	\$ (611,867)	\$ (103,656)	\$ (25,944)	\$133,222
Ending Cash Balance	\$ 4,392,940	\$ 955,638	\$ 271,227.42	\$ 1,357,629.88
	Sanitary District Special Operating Fund	SANITARY DISTRICT DEPARTMENTS		GENERAL FUND DEPARTMENTS
Appropriated Spending	\$ 2,310,053	Administration	\$ 166,283	Clerk-Treasurer
Appropriation Reduction	\$ (50,000)			Town Council
Total Spending:	\$ 2,260,053	Sanitation & Solid Waste	\$ 2,110,361	Subtotal
Non tax Revenues	\$ 2,009,945	Total:	\$ 2,276,644	Plan Commission
Property Tax Levy	\$ 205,301			Advisory BZA
Total Revenues:	\$ 2,215,246			Building & Inspection
Delta/Surplus	\$ (44,807)			Subtotal
Opening Cash Balance	\$ 517,411.93			Town Hall & Monumen
Circuit Breaker loss	\$ (92,385)			Board of Works
Effective Surplus/Deficit after CB	\$ (137,192)			Subtotal
Meijer Refund Applied	\$ (2,032.12)			Police Department
Effective Net Deficit or Surplus	\$ (139,225)			Fire Department
Ending Cash Balance	\$ 378,187.36			VIPS Department
				Subtotal
				General Fund Total
				\$ 7,483,556

There being no further business necessary or desired to be discussed by the Town Council, the regular study session of the Town Council of **Monday, December 17, 2018**, was adjourned at 7:15 o’clock p.m.

Michael W. Griffin, IAMC/MMC/CPFA/CPFIM/CMO
Clerk-Treasurer